



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [STATE STREET CORPORATION](#)

**City/State** [BOSTON, MA](#)

## Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [323,139,000](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[STATE STREET CORPORATION](#)  
[ONE LINCOLN STREET](#)  
[BOSTON, MA 02111](#)

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## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	466,000	478,000	623,000	770,000	676,069	-2.51	83.30
Income from lease financing receivables.....	0	0	0	0	10,764		-100.00
Fully taxable income on loans and leases.....	459,000	468,000	611,000	750,000	649,211	-1.92	70.32
Tax-exempt income on loans and leases.....	7,000	10,000	12,000	20,000	37,622	-30.00	-1.88
Estimated tax benefit on income on loans and leases.....	2,567	3,158	4,250	5,846	12,329	-18.72	-49.66
Income on loans and leases (tax equivalent).....	468,567	481,158	627,250	775,846	699,162	-2.62	66.33
Investment interest income (tax equivalent).....	944,433	1,294,842	1,637,750	1,999,154	1,914,833	-27.06	-36.21
Interest on balances due from depository institutions.....	-13,000	134,000	142,000	416,000	387,251		
Interest income on other earning assets.....	37,000	166,000	187,000	772,000	723,085	-77.71	-76.58
Total interest income (tax equivalent).....	1,437,000	2,076,000	2,594,000	3,963,000	3,724,331	-30.78	-28.91
Interest on time deposits of \$250K or more .....	0	19,000	19,000	129,000	79,679	-100.00	
Interest on time deposits < \$250K.....	0	0	0	0	0		
Interest on foreign office deposits .....	-153,000	-119,000	-168,000	-29,000	15,742		
Interest on other deposits .....	10,000	92,000	96,000	409,000	245,023	-89.13	64.74
Interest on other borrowings and trading liabilities.....	166,000	376,000	452,000	639,000	574,969	-55.85	-24.09
Interest on subordinated debt and mandatory convertible securities .....	35,000	31,000	39,000	73,000	77,787	12.90	4.23
Total interest expense.....	58,000	399,000	438,000	1,221,000	993,200	-85.46	-82.24
Net interest income (tax equivalent).....	1,379,000	1,677,000	2,156,000	2,742,000	2,731,131	-17.77	-18.63
Non-interest income.....	7,620,000	7,143,000	9,581,000	9,042,000	9,308,526	6.68	24.67
Adjusted operating income (tax equivalent) .....	8,999,000	8,820,000	11,737,000	11,784,000	12,039,657	2.03	15.27
Overhead expense.....	6,568,000	6,459,000	8,743,000	9,048,000	8,972,905	1.69	11.25
Provision for credit losses.....	-26,000	92,000	86,000	10,000	14,429		
Securities gains (losses) .....	-1,000	2,000	4,000	-1,000	5,547		
Other tax equivalent adjustments .....	-1,000	1,000	0	140,000	0		
Pretax net operating income (tax equivalent).....	2,451,000	2,271,000	2,915,000	2,871,000	3,056,234	7.93	29.06
Applicable income taxes .....	445,000	375,000	478,000	470,000	399,625	18.67	96.57
Tax equivalent adjustments .....	10,000	13,000	17,000	159,000	57,187	-23.08	-91.94
Applicable income taxes (tax equivalent).....	455,000	388,000	495,000	629,000	456,812	17.27	29.84
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	1,996,000	1,883,000	2,420,000	2,242,000	2,599,422	6.00	28.77
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,996,000	1,883,000	2,420,000	2,242,000	2,599,422	6.00	28.77
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	1,996,000	1,883,000	2,420,000	2,242,000	2,599,422	6.00	28.88
Investment securities income (tax equivalent).....	944,433	1,294,842	1,637,750	1,999,154	1,914,833	-27.06	-36.21
US Treasury and agency securities (excluding mortgage-backed securities) .....	127,000	176,000	224,000	259,000	276,577	-27.84	-59.15
Mortgage-backed securities .....	550,000	773,000	984,000	1,248,000	997,336	-28.85	40.69
All other securities .....	267,433	345,842	429,750	492,154	640,920	-22.67	-65.65
Cash dividends declared.....	649,000	663,000	886,000	938,000	852,401	-2.11	17.67
Common .....	570,000	550,000	734,000	728,000	664,679	3.64	37.64
Preferred.....	79,000	113,000	152,000	210,000	187,722	-30.09	-42.52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	0.64	2.90	2	1.04	3.35	0	0.97	3.27	0	1.78	4	1	1.66	3.87	0
Less: Interest expense .....	0.03	0.24	2	0.20	0.54	10	0.16	0.48	6	0.55	0.98	18	0.44	0.79	19
Equals: Net interest income (tax equivalent) .....	0.62	2.65	3	0.84	2.80	5	0.80	2.77	3	1.23	3.01	7	1.22	3.08	5
Plus: Non-interest income .....	3.41	1.09	95	3.58	1.21	93	3.57	1.21	94	4.06	1.32	96	4.16	1.31	95
Equals: adjusted operating income (tax equivalent) .....	4.03	3.80	68	4.42	4.06	74	4.37	4.04	72	5.29	4.41	84	5.38	4.46	89
Less: Overhead expense .....	2.94	2.21	87	3.24	2.59	80	3.26	2.57	80	4.06	2.69	90	4.01	2.71	89
Less: Provision for credit losses .....	-0.01	-0.12	70	0.05	0.66	3	0.03	0.51	3	0	0.15	11	0.01	0.14	10
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	46	0	0	46	0	0	0	0	0	1
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	5	0	0.03	35	0	0.02	37	0	0.01	35	0	0	79
Plus: other tax equivalent adjustments .....	0	0	7	0	0	85	0	0	48	0.06	0	96	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.10	1.76	9	1.14	0.91	61	1.09	1.04	49	1.29	1.56	25	1.37	1.57	30
Less: Applicable income taxes (tax equivalent) .....	0.20	0.41	8	0.19	0.21	41	0.18	0.23	34	0.28	0.36	28	0.20	0.33	15
Less: Minority interest .....	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	0.89	1.34	11	0.94	0.70	69	0.90	0.81	58	1.01	1.19	23	1.16	1.24	36
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	0.89	1.34	10	0.94	0.71	68	0.90	0.82	57	1.01	1.19	23	1.16	1.24	36
Memo: Net income (last four quarters) .....	0.87	1.30	10	0.95	0.81	60	0.90	0.82	57	1.01	1.19	23	1.16	1.24	36
Net income–BHC and noncontrolling (minority) interest .....	0.89	1.35	9	0.94	0.72	68	0.90	0.83	57	1.01	1.20	23	1.16	1.25	36
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	88.57	93.09	8	87.33	92.11	6	87.50	92.32	6	83.64	91.05	3	85.90	91.48	5
Average interest-bearing funds / Average assets .....	70.46	61.98	81	72.90	64.67	80	73.53	64.06	81	69.02	65.57	69	66.24	65.56	57
Interest income (tax equivalent) / Average earning assets .....	0.73	3.12	2	1.19	3.64	0	1.10	3.55	0	2.13	4.41	0	1.94	4.24	0
Interest expense / Average earning assets .....	0.03	0.26	2	0.23	0.58	10	0.19	0.52	10	0.65	1.08	18	0.52	0.86	21
Net interest income (tax equivalent) / Average earning assets .....	0.70	2.85	3	0.96	3.05	5	0.92	3.01	5	1.47	3.33	6	1.42	3.38	5
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	2.09	4.07	3	2.35	4.35	1	2.28	4.27	1	3.22	5.09	0	2.97	4.95	0
Interest-bearing bank balances .....	-0.02	0.13	1	0.18	0.36	12	0.14	0.27	10	0.65	2.04	3	0.54	1.64	1
Federal funds sold and reverse repos .....	0.60	0.25	82	4.67	0.75	96	3.66	0.68	94	14.53	2.44	98	11.55	2.17	98
Trading assets .....	0.02	0.45	57	0.06	0.65	55	0.05	0.60	55	0.10	0.99	50	0.05	1.11	44
Total earning assets .....	0.72	3.09	2	1.19	3.61	0	1.10	3.51	0	2.11	4.36	1	1.91	4.20	0
Investment securities (tax equivalent) .....	1.13	1.77	8	1.68	2.36	7	1.57	2.25	7	2.17	2.76	4	2.15	2.68	10
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.03	1.23	37	1.68	1.85	46	1.65	1.75	50	1.87	2.32	20	1.73	2.05	26
Mortgage-backed securities .....	1.41	1.55	34	2.09	2.17	34	1.95	2.05	34	2.69	2.61	63	2.61	2.50	64
All other securities .....	0.85	2.85	4	1.06	3.28	2	1.01	3.24	0	1.53	4.06	1	1.97	4.20	2
Interest-bearing deposits .....	-0.10	0.22	0	-0.01	0.60	0	-0.03	0.53	0	0.40	1.10	8	0.27	0.81	6
Time deposits of \$250K or more .....	0.70			0.11	1.53	2	0.10	1.42	1	0.33	1.96	2	0.19	1.44	4
Time deposits < \$250K .....				0.67			1.47			1.36			1.82		1.29
Other domestic deposits .....	0.01	0.16	1	0.18	0.41	13	0.13	0.36	9	1.36	0.93	83	1.43	0.67	93
Foreign deposits .....	-0.25	0.12	3	-0.24	0.48	3	-0.24	0.42	3	-0.05	1.19	3	0.02	0.97	6
Federal funds purchased and repos .....	0	0.18	7	0.19	0.71	10	0.15	0.62	9	1.91	1.86	51	0.62	1.51	24
Other borrowed funds and trading liabilities .....	1.06	1.29	41	1.44	1.54	46	1.33	1.50	42	2.16	2.38	34	2.51	2.28	63
All interest-bearing funds .....	0.04	0.38	2	0.27	0.82	4	0.22	0.74	3	0.79	1.49	12	0.67	1.19	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Non-interest Income and Expenses**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	7,620,000	7,143,000	9,581,000	9,042,000	9,308,526
Fiduciary activities income .....	5,698,000	5,202,000	7,052,000	6,353,000	6,720,110
Service charges on deposit accounts - domestic .....	1,000	1,000	1,000	1,000	1,419
Trading revenue.....	675,000	751,000	912,000	495,000	716,478
Investment banking fees and commissions.....	89,000	157,000	224,000	237,000	199,740
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	0	0	0	0	0
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	53,000	0	0	7,000	22,662
Other non-interest income.....	1,104,000	1,032,000	1,392,000	1,949,000	1,648,117
Total overhead expenses .....	6,568,000	6,459,000	8,743,000	9,048,000	8,972,905
Personnel expense.....	3,373,000	3,323,000	4,450,000	4,541,000	4,779,743
Net occupancy expense.....	1,404,000	1,368,000	1,883,000	1,810,000	1,688,161
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	183,000	175,000	234,000	236,000	226,209
Other operating expenses.....	1,608,000	1,593,000	2,176,000	2,461,000	2,278,792
Fee income on mutual funds and annuities.....	0	0	0	0	5
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	1,164,824,000	819,064,000	936,702,000	814,810,000	630,062,416
Number of equivalent employees .....	38,670	38,696	39,146	38,784	40,142
Average personnel expense per employee.....	87.23	85.87	113.68	117.08	119.07
Average assets per employee.....	7,706.09	6,871.03	6,856.74	5,748.75	5,573.31

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0	2.14	11	0	2.09	10	0	2.02	10	0	2.72	10	0	3.08	15
Overhead expenses / Net Interest Income + non-interest income .....	73.08	58.85	94	73.33	62.06	87	74.60	62.28	85	76.91	61.29	88	74.88	60.88	89
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.94	2.21	87	3.24	2.59	80	3.26	2.57	80	4.06	2.69	90	4.01	2.71	89
Personnel expense.....	1.51	1.23	78	1.67	1.30	85	1.66	1.30	83	2.04	1.41	92	2.14	1.44	92
Net occupancy expense.....	0.63	0.24	99	0.69	0.26	99	0.70	0.26	99	0.81	0.28	99	0.75	0.28	99
Other operating expenses.....	0.80	0.72	72	0.89	0.95	65	0.90	0.94	65	1.21	0.97	78	1.12	0.97	77
Overhead less non-interest income .....	-0.47	1.08	3	-0.34	1.27	6	-0.31	1.25	6	0	1.32	6	-0.15	1.38	5
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	72.99	58.34	94	73.23	61.60	87	74.49	61.82	86	76.78	60.64	90	74.53	60.37	90
Personnel expense.....	37.48	32.89	73	37.68	32.31	83	37.91	32.36	84	38.54	32.39	84	39.70	32.51	85
Net occupancy expense.....	15.60	6.26	97	15.51	6.55	99	16.04	6.58	99	15.36	6.52	99	14.02	6.48	99
Other operating expenses.....	19.90	18.68	59	20.05	22.16	48	20.53	22.28	56	22.89	21.20	72	20.81	20.90	54
Total non-interest income .....	84.68	28.20	98	80.99	28.52	96	81.63	28.83	96	76.73	29.23	92	77.32	28.50	94
Fiduciary activities income .....	63.32	2.27	97	58.98	2.06	97	60.08	2.09	97	53.91	1.97	97	55.82	2.14	97
Service charges on domestic deposit accounts .....	0.01	3.25	3	0.01	3.23	5	0.01	3.27	5	0.01	3.88	7	0.01	4.15	6
Trading revenue.....	7.50	0.68	94	8.51	1.37	90	7.77	1.28	90	4.20	1.18	87	5.95	0.85	90
Investment banking fees and commissions.....	0.99	2.46	40	1.78	2.59	54	1.91	2.46	58	2.01	3.54	56	1.66	3.42	48
Insurance activities revenue.....	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees .....	0	0.56	14	0	-0.04	42	0	0.01	42	0	0.28	21	0	0.65	9
Net securitization income .....	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	0.59	3.64	25	0	3.74	10	0	3.92	12	0.06	1.86	16	0.19	1.61	21
Other non-interest income.....	12.27	9.39	75	11.70	9.49	71	11.86	9.65	70	16.54	10.04	84	13.69	9.86	76
Overhead less non-interest income .....	-11.69	29.67	3	-7.76	31.97	6	-7.14	31.93	6	0.05	31.06	6	-2.79	31.46	5
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.16	21.49	15	16.51	18.64	27	16.40	18.63	31	16.37	20.56	18	13.08	19.04	14
Applicable income tax + TE / Pretax net operating income + TE .....	18.56	23.11	7	17.08	22.16	11	16.98	21.18	15	21.91	23.23	39	14.95	21.56	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....		2,385,000	1,944,000	2,096,000	1,766,000	874,176	22.69	8705.29
Commercial and industrial loans .....		4,611,000	4,292,000	4,072,000	4,396,000	4,356,447	7.43	34.34
Loans to individuals .....		95,000	92,000	96,000	93,000	156,415	3.26	-68.03
Loans to depository institutions and acceptances of other banks .....		16,000	23,000	11,000	137,000	28,178	-30.43	-62.72
Agricultural loans .....		0	0	0	0	0	0	
Other loans and leases .....		25,693,000	20,683,000	21,650,000	19,917,000	20,374,710	24.22	45.10
Less: Unearned income .....		3,000	0	0	0	506		-27.50
Loans and leases, net of unearned income .....		32,797,000	27,034,000	27,925,000	26,309,000	25,789,420	21.32	52.52
Less: Allowance for loan and lease losses .....		95,000	134,000	122,000	74,000	67,265	-29.10	85.00
Net loans and leases .....		32,702,000	26,900,000	27,803,000	26,235,000	25,722,155	21.57	52.45
Debt securities that reprice or mature in over 1 year .....		79,794,000	79,856,000	80,850,000	69,400,000	65,902,751	-0.08	35.92
Mutual funds and equity securities .....		1,089,000	986,000	937,000	897,000	751,986	10.45	45.58
Subtotal .....		113,585,000	107,742,000	109,590,000	96,532,000	92,376,892	5.42	40.39
Interest-bearing bank balances .....		107,553,000	79,512,000	120,100,000	68,965,000	73,039,775	35.27	35.99
Federal funds sold and reverse repos .....		2,847,000	4,499,000	3,106,000	1,487,000	4,678,952	-36.72	16.61
Debt securities that reprice or mature within 1 year .....		33,833,000	28,599,000	27,288,000	26,197,000	21,158,774	18.30	-16.99
Trading assets .....		7,739,000	6,125,000	6,203,000	5,269,000	5,661,226	26.35	93.96
Total earning assets .....		265,557,000	226,477,000	266,287,000	198,450,000	196,915,619	17.26	28.17
Non-interest-bearing cash and due from depository institutions .....		4,606,000	4,848,000	3,467,000	3,302,000	3,597,285	-4.99	31.97
Premises, fixed assets, and leases .....		2,687,000	2,884,000	2,779,000	3,029,000	2,098,401	-6.83	40.89
Other real estate owned .....		0	0	0	0	0		
Investment in unconsolidated subsidiaries .....		1,951,000	1,884,000	2,047,000	1,905,000	1,930,092	3.56	8.12
Intangible and other assets .....		48,340,000	35,992,000	40,128,000	38,924,000	40,084,666	34.31	15.77
Total assets .....		323,139,000	272,083,000	314,706,000	245,610,000	244,626,063	18.76	26.15
Quarterly average assets .....		290,884,000	263,421,000	276,012,000	228,276,000	221,965,028	10.43	25.23
Average loans and leases (YTD) .....		29,843,333	27,270,333	27,527,250	24,066,500	23,574,763	9.44	59.82
<b>Memoranda</b>								
Loans held-for-sale .....		61,000	8,000	0	9,000	9,721	662.50	
Loans not held-for-sale .....		32,736,000	27,026,000	27,925,000	26,300,000	25,779,699	21.13	52.24
Real estate loans secured by 1–4 family .....		0	0	0	0	0		
Commercial real estate loans .....		2,385,000	1,944,000	2,096,000	1,766,000	874,176	22.69	8705.29
Construction and land development .....		0	0	0	0	0		
Multifamily .....		618,000	487,000	519,000	438,000	201,722	26.90	
Nonfarm nonresidential .....		1,767,000	1,457,000	1,577,000	1,328,000	672,454	21.28	6423.67
Real estate loans secured by farmland .....		0	0	0	0	0		
Total investment securities .....		114,716,000	109,441,000	109,075,000	96,494,000	87,813,511	4.82	14.47
U.S. Treasury securities .....		17,024,000	13,933,000	12,607,000	13,763,000	15,778,049	22.18	-23.69
US agency securities (excluding mortgage-backed securities) .....		22,000	28,000	26,000	34,000	54,955	-21.43	-95.98
Municipal securities .....		1,396,000	1,800,000	1,628,000	1,782,000	1,918,828	-22.44	-87.02
Mortgage-backed securities .....		52,539,000	54,145,000	54,137,000	47,283,000	40,954,869	-2.97	49.01
Asset-backed securities .....		12,001,000	9,417,000	10,515,000	8,404,000	6,899,494	27.44	-24.75
Other debt securities .....		30,645,000	29,132,000	29,225,000	24,331,000	21,455,330	5.19	109.23
Mutual funds and equity securities .....		1,089,000	986,000	937,000	897,000	751,986	10.45	45.58
Available-for-sale securities .....		70,279,000	61,780,000	59,048,000	53,815,000	45,147,861	13.76	-2.18
U.S. Treasury securities .....		14,338,000	7,293,000	6,575,000	3,486,000	1,038,697	96.60	195.88
US agency securities (excluding mortgage-backed securities) .....		0	0	0	0	0		-100.00
Municipal securities .....		1,396,000	1,694,000	1,548,000	1,782,000	1,918,828	-17.59	-87.02
Mortgage-backed securities .....		18,425,000	20,158,000	16,380,000	19,922,000	17,846,700	-8.60	-34.11
Asset-backed securities .....		6,983,000	5,016,000	5,662,000	4,621,000	3,292,095	39.21	-45.61
Other debt securities .....		29,137,000	27,619,000	28,883,000	24,004,000	21,051,541	5.50	104.62
Mutual funds and equity securities .....		0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation) .....		380,000	1,116,000	1,073,000	377,000	-562,851	-65.95	-7.87
Available-for-sale securities appreciation (depreciation) .....		373,000	1,065,000	1,061,000	501,000	-211,482	-64.98	-48.59
Structured notes, fair value .....		0	0	0	0	0		
Pledged securities .....		77,540,000	62,864,000	70,573,000	49,477,000	38,868,855	23.35	117.25

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	64,254,000	40,542,000	48,742,000	16,267,000	19,097,887	58.49	171.24
NOW, ATS and transaction accounts .....	101,565,000	78,506,000	95,242,000	54,359,000	42,541,958	29.37	593.13
Time deposits less brokered deposits < \$250K .....	-10,585,000	-8,249,000	-10,199,000	-4,116,000	0		
MMDA and other savings accounts .....	7,366,000	7,109,000	7,209,000	5,145,000	2,177,897	3.62	6069.33
Other non-interest-bearing deposits .....							
Core deposits .....	162,600,000	117,908,000	140,994,000	71,655,000	63,817,742	37.90	322.76
Time deposits of \$250K or more .....	0	0	0	35,007,000	46,087,000		
Foreign deposits .....	86,188,000	71,355,000	88,605,000	71,095,000	70,455,499	20.79	-17.74
Federal funds purchased and repos .....	637,000	2,430,000	3,413,000	1,102,000	1,081,931	-73.79	-85.50
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	131,000	11,496,000	4,893,000	1,873,000	294,626	-98.86	-72.34
Other borrowings w/remaining maturity over 1 year .....	10,385,000	10,826,000	10,716,000	10,398,000	11,974,189	-4.07	5.65
Brokered deposits < \$250K .....	10,585,000	8,249,000	10,199,000	4,116,000	0	28.32	
Noncore funding .....	107,926,000	104,356,000	117,826,000	123,591,000	129,893,245	3.42	-38.33
Trading liabilities .....	4,116,000	4,053,000	10,257,000	6,141,000	4,870,208	1.55	28.11
Subordinated notes and debentures + trust preferred securities .....	3,010,000	2,189,000	2,183,000	2,097,000	1,915,913	37.51	3.24
Other liabilities .....	18,173,000	18,018,000	17,246,000	17,695,000	19,338,706	0.86	26.43
Total liabilities .....	295,825,000	246,524,000	288,506,000	221,179,000	219,835,814	20.00	26.44
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	1,977,000	2,472,000	2,472,000	2,963,000	3,690,469	-20.02	-38.16
Common stock .....	504,000	504,000	504,000	504,000	503,880	0.00	0.02
Common surplus .....	10,763,000	10,192,000	10,205,000	10,131,000	10,060,800	5.60	10.08
Retained earnings .....	24,784,000	23,128,000	23,442,000	21,918,000	20,606,337	7.16	45.39
Accumulated other comprehensive income .....	-682,000	-111,000	187,000	-876,000	-1,356,218		
Other equity capital components .....	-10,032,000	-10,626,000	-10,610,000	-10,209,000	-8,715,019		
Total holding company equity capital .....	27,314,000	25,559,000	26,200,000	24,431,000	24,790,249	6.87	23.31
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		-100.00
Total equity capital, including minority interest .....	27,314,000	25,559,000	26,200,000	24,431,000	24,790,249	6.87	23.14
Total liabilities and capital .....	323,139,000	272,083,000	314,706,000	245,610,000	244,626,063	18.76	26.15
<b>Memoranda</b>							
Non-interest-bearing deposits .....	64,885,000	41,183,000	49,438,000	34,032,000	44,804,774	57.55	7.17
Interest-bearing deposits .....	194,488,000	156,329,000	190,360,000	147,841,000	135,555,467	24.41	40.71
Total deposits .....	259,373,000	197,512,000	239,798,000	181,873,000	180,360,241	31.32	30.49
Long-term debt that reprices within 1 year .....	1,017,000	1,287,000	1,198,000	1,310,000	2,264,122	-20.98	-46.05
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	26,200,000	24,431,000	24,431,000	24,790,000	22,317,471		
Accounting restatements .....	0	0	0	-53,000	3,809		
Net income .....	1,996,000	1,883,000	2,420,000	2,242,000	2,599,422		
Net sale of new perpetual preferred stock .....	-500,000	-500,000	-500,000	-727,000	493,671		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	2,041,000	144,000	173,000	200,000	1,294,239		
Less: Purchase of treasury stock .....	900,000	500,000	500,000	1,600,000	350,000		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	649,000	663,000	886,000	938,000	852,401		
Change in other comprehensive income .....	-869,000	766,000	1,064,000	481,000	-347,449		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	-5,000	-2,000	-2,000	36,000	-368,513		
Holding company equity capital, ending balance .....	27,314,000	25,559,000	26,200,000	24,431,000	24,790,249		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	0.74	36.06	2	0.71	36.66	3	0.67	36.22	3	0.72	37.78	3	0.36	37.19	3
Commercial and industrial loans .....	1.43	11.11	3	1.58	14.40	6	1.29	13.52	5	1.79	12.02	7	1.78	12.85	8
Loans to individuals .....	0.03	3.60	8	0.03	3.57	7	0.03	3.40	8	0.04	4.20	6	0.06	4.31	7
Loans to depository institutions and acceptances of other banks .....	0	0.02	76	0.01	0.03	76	0	0.03	72	0.06	0.04	82	0.01	0.05	72
Agricultural loans.....	0	0.21	11	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	7.95	4.26	77	7.60	4.66	73	6.88	4.63	69	8.11	5.01	76	8.33	5	76
Net loans and leases.....	10.12	58.81	0	9.89	63	0	8.83	61.58	0	10.68	63.77	1	10.51	63.98	1
Debt securities over 1 year.....	24.69	18.32	71	29.35	14.80	93	25.69	15.55	90	28.26	14.60	95	26.94	14.63	92
Mutual funds and equity securities .....	0.34	0.05	93	0.36	0.06	96	0.30	0.05	93	0.37	0.06	95	0.31	0.06	94
Subtotal .....	35.15	78.17	2	39.60	79.07	5	34.82	78.16	3	39.30	79.65	7	37.76	79.97	5
Interest-bearing bank balances .....	33.28	9.37	98	29.22	6.40	98	38.16	7.51	99	28.08	3.06	97	29.86	3.04	99
Federal funds sold and reverse repos .....	0.88	0.53	82	1.65	0.80	85	0.99	0.82	84	0.61	1.57	77	1.91	1.66	79
Debt securities 1 year or less .....	10.47	1.51	96	10.51	1.85	96	8.67	1.68	95	10.67	1.91	95	8.65	1.96	92
Trading assets .....	2.39	0.58	90	2.25	1.04	86	1.97	1.01	86	2.15	1.19	82	2.31	1.33	82
Total earning assets.....	82.18	91.57	2	83.24	90.87	3	84.61	91.05	6	80.80	89.53	5	80.50	89.74	4
Non-interest cash and due from depository institutions.....	1.43	0.99	84	1.78	1.03	93	1.10	1.07	48	1.34	1.14	65	1.47	1.21	70
Other real estate owned.....	0	0.01	6	0	0.03	3	0	0.02	4	0	0.03	4	0	0.04	2
All other assets.....	16.39	7.39	97	14.98	8.03	93	14.28	7.82	93	17.86	9.27	94	18.03	8.98	95
<b>Memoranda</b>															
Short-term investments .....	44.63	12.31	97	41.39	10.21	96	47.82	11.17	96	39.35	7.63	96	40.42	7.80	94
U.S. Treasury securities.....	5.27	1.18	89	5.12	0.91	90	4.01	0.84	87	5.60	1.03	93	6.45	1.04	94
US agency securities (excluding mortgage-backed securities) .....	0.01	0.75	23	0.01	0.59	24	0.01	0.63	25	0.01	0.54	28	0.02	0.69	26
Municipal securities .....	0.43	1.70	39	0.66	1.60	46	0.52	1.69	39	0.73	1.34	50	0.78	1.62	47
Mortgage-backed securities .....	16.26	13.46	68	19.90	11.20	89	17.20	11.75	77	19.25	11.44	85	16.74	11.13	83
Asset-backed securities .....	3.71	0.47	93	3.46	0.31	95	3.34	0.32	95	3.42	0.28	96	2.82	0.33	92
Other debt securities .....	9.48	0.51	98	10.71	0.40	98	9.29	0.42	98	9.91	0.39	97	8.77	0.41	98
Loans held-for-sale.....	0.02	0.50	23	0	0.52	13	0	0.52	7	0	0.39	18	0	0.30	20
Loans held for investment .....	10.13	58.34	0	9.93	63.22	1	8.87	61.72	0	10.71	63.50	2	10.54	63.93	1
Real estate loans secured by 1–4 family .....	0	11.57	1	0	12.28	1	0	11.91	1	0	13.29	2	0	13.46	2
Revolving .....	0	1.44	2	0	1.72	3	0	1.66	3	0	2.07	3	0	2.27	3
Closed-end, secured by first liens .....	0	9.73	1	0	10.10	1	0	9.81	1	0	10.69	2	0	10.57	2
Closed-end, secured by junior liens .....	0	0.19	2	0	0.24	3	0	0.22	3	0	0.28	3	0	0.31	3
Commercial real estate loans .....	0.74	22.35	3	0.71	22.30	6	0.67	22.22	5	0.72	22.23	7	0.36	21.58	6
Construction and land development .....	0	3.40	1	0	3.47	3	0	3.40	3	0	3.44	3	0	3.51	3
Multifamily.....	0.19	3.32	6	0.18	3.10	9	0.16	3.12	8	0.18	3.01	9	0.08	2.72	10
Nonfarm nonresidential .....	0.55	14.65	6	0.54	14.72	8	0.50	14.72	7	0.54	14.69	7	0.27	14.44	7
Real estate loans secured by farmland.....	0	0.35	8	0	0.33	8	0	0.33	8	0	0.36	9	0	0.41	9

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	7.27	60.51	3	7.19	56.15	3	7.51	57.15	3	6.71	57.46	3	3.39	56.49	4
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	7.27	60.51	3	7.19	56.15	3	7.51	57.15	3	6.71	57.46	3	3.39	56.49	4
Real estate loans secured by 1–4 family.....	0	20	1	0	19.51	1	0	19.43	1	0	20.75	2	0	21.10	2
Revolving .....	0	2.47	2	0	2.66	3	0	2.64	3	0	3.15	3	0	3.50	3
Closed-end.....	0	17.35	1	0	16.64	1	0	16.59	1	0	17.39	2	0	17.39	2
Commercial real estate loans .....	7.27	37.13	8	7.19	33.63	9	7.51	34.63	9	6.71	33.52	8	3.39	32.14	7
Construction and land development.....	0	5.69	1	0	5.18	3	0	5.26	3	0	5.09	3	0	5.20	3
1–4 family.....	0	1.19	4	0	0.94	5	0	0.93	5	0	0.94	7	0	1.02	6
Other.....	0	4.46	1	0	4.09	3	0	4.19	3	0	4.02	3	0	4.05	3
Multifamily.....	1.88	5.41	21	1.80	4.78	24	1.86	4.96	24	1.66	4.69	24	0.78	4.10	12
Nonfarm nonresidential .....	5.39	24.45	9	5.39	22.19	10	5.65	22.93	11	5.05	22.15	11	2.61	21.40	8
Owner-occupied.....	0	8.31	2	0	7.46	3	0	7.68	2	0	7.72	3	0	8.03	3
Other.....	5.39	15.83	14	5.39	14.52	16	5.65	14.95	16	5.05	14.34	16	2.61	13.38	10
Real estate loans secured by farmland.....	0	0.61	8	0	0.52	8	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks.....	0.05	0.03	84	0.09	0.06	86	0.04	0.06	82	0.52	0.11	88	0.11	0.12	82
Commercial and industrial loans .....	14.06	19.45	33	15.88	22.98	24	14.58	22.17	21	16.71	19.53	43	16.89	20.32	40
Loans to individuals .....	0.29	6.58	14	0.34	6.23	15	0.34	6.13	15	0.35	7.13	12	0.61	7.36	18
Credit card loans .....	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0	0.38	11	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases.....	78.34	8.42	99	76.51	9.11	97	77.53	9.09	98	75.70	9.85	97	79	9.66	97
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	13.33	383.43	2	11.83	387.92	3	12.35	381.27	3	11.58	391.26	4	5.70	379.80	3
Real estate loans secured by 1–4 family.....	0	124.74	1	0	130.23	1	0	125.03	1	0	138.18	1	0	137.84	1
Revolving .....	0	15.53	2	0	18.32	2	0	17.42	2	0	21.26	2	0	23.33	2
Closed-end.....	0	107.54	1	0	110.40	1	0	106.14	1	0	115.20	1	0	112.79	1
Commercial real estate loans .....	13.33	238.58	3	11.83	237.16	6	12.35	234.65	6	11.58	229.44	7	5.70	219.72	7
Construction and land development.....	0	36.07	1	0	36.48	2	0	35.62	2	0	34.95	2	0	35.36	2
1–4 family.....	0	7.44	3	0	6.64	5	0	6.34	5	0	6.61	6	0	7.04	5
Other.....	0	28.34	1	0	28.60	2	0	28.16	2	0	27.32	2	0	27.26	2
Multifamily.....	3.45	35.29	6	2.96	32.93	10	3.06	32.74	8	2.87	31.04	10	1.32	27.85	9
Nonfarm nonresidential .....	9.88	156.30	5	8.87	156.60	8	9.30	155.06	7	8.71	152.10	8	4.38	147.22	6
Owner-occupied.....	0	52.63	1	0	52.43	2	0	52.37	2	0	53.07	3	0	54.89	3
Other.....	9.88	100.99	6	8.87	101.87	9	9.30	100.54	8	8.71	97.41	9	4.38	91.80	7
Real estate loans secured by farmland.....	0	3.67	7	0	3.43	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks.....	0.09	0.20	78	0.14	0.31	78	0.06	0.28	74	0.90	0.44	83	0.18	0.54	72
Commercial and industrial loans .....	25.77	116.17	5	26.12	150.16	6	24	139.91	7	28.83	122.02	8	28.40	128.82	10
Loans to individuals .....	0.53	36.56	8	0.56	36.83	8	0.57	37.47	9	0.61	43.51	8	1.02	42.67	9
Credit card loans .....	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0	2.03	11	0	1.99	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	143.59	47.63	91	125.89	49.92	90	127.61	49.54	90	130.61	52.44	90	132.85	51.79	92
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	7.27	29.25	7	7.19	26.62	9	7.51	27.32	10	6.71	26.45	9	3.39	24.79	8
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	13.33	187.63	4	11.83	186.45	7	12.35	183.76	6	11.58	178.57	7	5.70	167.93	7
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	13.33	244.92	3	11.83	243.47	6	12.35	240.85	5	11.58	236.10	6	5.70	225.98	6



## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			34,316,000	29,698,000	28,654,596
Commit: Secured commercial real estate loans .....	169,000	47,000	55,000	47,000	18,255
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	3,333,000	3,240,000	3,330,000	3,324,000	2,984,791
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	434,987,000	400,379,000	466,479,000	392,244,000	368,921,278
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	3,572,000	4,136,000	2,842,000	4,368,000	2,347,677
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	13,714,000	5,421,000	7,449,000	15,196,000	10,596,400
Futures and forward foreign exchange .....	2,300,579,000	2,680,140,000	2,558,028,000	2,316,339,000	2,186,488,716
Written options contracts (foreign exchange) .....	221,000	921,000	661,000	1,110,000	576,151
Purchased options contracts (foreign exchange) .....	724,000	1,676,000	946,000	1,581,000	578,112
Foreign exchange rate swaps .....	1,361,000	523,000	534,000	1,359,000	1,344,305
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	32,704,000	30,405,000	32,359,000	26,895,000	26,633,575
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					10.90	22.01	10	12.09	23.52	13	11.71	24.05	12		
Standby letters of credit .....	1.03	0.66	79	1.19	0.72	79	1.06	0.71	75	1.35	0.84	80	1.22	0.92	72
Commercial and similar letters of credit .....	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent .....	134.61	0.10	99	147.15	0.23	99	148.23	0.18	99	159.70	0.40	99	150.81	0.62	99
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	728.13	47.31	93	1,000.88	51.49	94	827.06	48.62	94	963.66	68.47	93	911.01	65.81	94
Interest rate contracts .....	5.35	35.15	22	3.51	36.10	13	3.27	34.36	12	7.97	47.31	23	5.29	43.84	23
Interest rate futures and forward contracts .....	1.11	4.39	66	1.52	8.89	61	0.90	6.21	54	1.78	10.67	70	0.96	11.40	65
Written options contracts (interest rate) .....	0	1.69	9	0	2.33	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate) .....	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps .....	4.24	20.27	27	1.99	20.71	17	2.37	20.83	17	6.19	28.86	25	4.33	26.74	24
Foreign exchange contracts .....	712.66	6.12	99	986.19	5.79	99	813.51	6.01	99	944.75	10.12	99	894.83	10.92	99
Futures and forward foreign exchange contracts .....	711.95	3.76	99	985.05	3.70	99	812.83	3.47	99	943.10	5.23	99	893.81	5.22	99
Written options contracts (foreign exchange) .....	0.07	0.04	85	0.34	0.03	91	0.21	0.03	89	0.45	0.05	91	0.24	0.14	89
Purchased options contracts (foreign exchange) .....	0.22	0.04	90	0.62	0.04	93	0.30	0.04	92	0.64	0.08	92	0.24	0.13	89
Foreign exchange rate swaps .....	0.42	0.76	83	0.19	0.73	80	0.17	0.77	81	0.55	2.03	82	0.55	2.17	81
Equity, commodity, and other derivative contracts .....	10.12	0.91	93	11.17	1.80	91	10.28	1.86	91	10.95	3.32	89	10.89	4.08	89
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	10.12	0.31	94	11.17	0.54	93	10.28	0.52	93	10.95	0.98	92	10.89	1.48	91
Purchased options contracts (commodity and other) .....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					124.66	42.82	92	123.40	45.53	91	121.55	44.93	91		

## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	2,352,875,000	2,723,222,000	2,602,819,000	2,366,848,000	2,228,564,936
Interest rate contracts .....	17,286,000	9,557,000	10,291,000	19,564,000	12,944,077
Foreign exchange contracts.....	2,302,885,000	2,683,260,000	2,560,169,000	2,320,389,000	2,188,987,284
Equity, commodity, and other contracts .....	32,704,000	30,405,000	32,359,000	26,895,000	26,633,575
<b>Derivatives Position</b>					
Futures and forwards .....	2,304,151,000	2,684,276,000	2,560,870,000	2,320,707,000	2,188,836,393
Written options .....	32,925,000	31,326,000	33,020,000	28,005,000	27,209,726
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	32,925,000	31,326,000	33,020,000	28,005,000	27,209,726
Purchased options .....	724,000	1,676,000	946,000	1,581,000	578,112
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	724,000	1,676,000	946,000	1,581,000	578,112
Swaps .....	15,075,000	5,944,000	7,983,000	16,555,000	11,940,705
Held for trading.....	2,299,580,000	2,682,559,000	2,557,790,000	2,321,581,000	2,187,923,344
Interest rate contracts .....	3,572,000	4,136,000	2,842,000	4,368,000	2,347,677
Foreign exchange contracts.....	2,296,008,000	2,678,423,000	2,554,948,000	2,317,213,000	2,185,575,667
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	53,295,000	40,663,000	45,029,000	45,267,000	40,641,592
Interest rate contracts .....	13,714,000	5,421,000	7,449,000	15,196,000	10,596,400
Foreign exchange contracts.....	6,877,000	4,837,000	5,221,000	3,176,000	3,411,617
Equity, commodity, and other contracts .....	32,704,000	30,405,000	32,359,000	26,895,000	26,633,575
Derivative contracts (excluding futures and FX 14 days or less) .....	1,515,242,000	1,716,625,000	1,719,534,000	1,563,031,000	1,423,835,613
One year or less .....	1,465,997,000	1,684,634,000	1,687,599,000	1,532,900,000	1,393,024,972
Over 1 year to 5 years .....	49,245,000	31,970,000	31,935,000	30,094,000	30,713,441
Over 5 years .....	0	21,000	0	37,000	97,200
Gross negative fair value (absolute value) .....	15,690,000	15,421,000	25,867,000	15,148,000	16,544,331
Gross positive fair value.....	16,387,000	16,823,000	25,868,000	15,106,000	16,324,587
Held for trading.....	16,274,000	16,784,000	25,863,000	15,098,000	16,294,586
Non-traded.....	113,000	39,000	5,000	8,000	30,001
Current credit exposure on risk-based capital derivative contracts .....	8,726,000	7,870,000	12,033,000	7,353,000	6,178,825
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0.73	94.10	0	0.35	94.62	0	0.40	94.10	0	0.83	93.44	0	0.58	92.91	0
Foreign exchange contracts .....	97.88	3.22	99	98.53	3.07	99	98.36	3.49	99	98.04	3.20	99	98.22	3.39	99
Equity, commodity, and other contracts .....	1.39	1.21	79	1.12	1.18	76	1.24	1.17	76	1.14	1.64	72	1.20	1.93	70
Futures and forwards .....	97.93	12.59	98	98.57	14.59	99	98.39	14.05	99	98.05	13.49	99	98.22	12.78	99
Written options .....	1.40	7.18	30	1.15	8.60	23	1.27	8.18	26	1.18	5.91	29	1.22	6.60	29
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	1.40	6.91	32	1.15	8.13	25	1.27	7.73	29	1.18	5.10	31	1.22	5.49	33
Purchased options .....	0.03	3.41	40	0.06	3.51	39	0.04	3.42	39	0.07	4.42	37	0.03	4.19	39
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0.03	3.01	42	0.06	2.98	42	0.04	2.86	42	0.07	3.35	40	0.03	3.20	42
Swaps .....	0.64	71.71	8	0.22	67.37	6	0.31	68.76	6	0.70	69.75	6	0.54	70.34	5
Held for trading .....	97.73	40.70	86	98.51	43.02	89	98.27	43.53	86	98.09	44.16	86	98.18	46.31	86
Interest rate contracts .....	0.15	34.66	43	0.15	36.62	39	0.11	36.62	39	0.18	37.24	37	0.11	38.40	37
Foreign exchange contracts .....	97.58	1.55	99	98.35	1.45	99	98.16	1.60	99	97.90	1.60	99	98.07	1.85	99
Equity, commodity, and other contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	2.27	59.30	13	1.49	56.98	10	1.73	56.47	13	1.91	55.84	13	1.82	53.69	13
Interest rate contracts .....	0.58	56.22	10	0.20	54.32	8	0.29	53.82	9	0.64	52.22	10	0.48	50.60	9
Foreign exchange contracts .....	0.29	0.36	79	0.18	0.39	75	0.20	0.46	75	0.13	0.34	74	0.15	0.57	72
Equity, commodity, and other contracts .....	1.39	0.11	92	1.12	0.10	91	1.24	0.10	91	1.14	0.13	88	1.20	0.16	90
Derivative contracts (excluding futures and forex 14 days or less) .....	64.40	91.91	11	63.04	90.28	12	66.06	91.48	13	66.04	93.86	11	63.89	94.47	9
One year or less .....	62.31	27.90	83	61.86	31.66	80	64.84	32.05	82	64.77	32.17	80	62.51	32.51	78
Over 1 year to 5 years .....	2.09	29.78	14	1.17	27.15	13	1.23	27.06	10	1.27	30.45	12	1.38	31.16	11
Over 5 years .....	0	29.19	6	0	28.15	10	0	29.56	5	0	28.09	10	0	28.71	11
Gross negative fair value (absolute value) .....	0.67	1.18	34	0.57	1.65	33	0.99	1.55	43	0.64	0.83	48	0.74	0.72	51
Gross positive fair value .....	0.70	1.59	12	0.62	2.48	10	0.99	2.23	15	0.64	1.19	26	0.73	0.85	44
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.88	0.05	94	0.95	0.07	94	1.54	0.07	94	1	0.06	93	1.08	0.06	94
Gross positive fair value (X) .....	0.92	0.06	94	1.03	0.10	94	1.54	0.09	94	1	0.07	93	1.07	0.06	94
Held for trading (X) .....	0.91	0.05	94	1.03	0.07	94	1.54	0.07	94	0.99	0.06	93	1.07	0.05	94
Non-traded (X) .....	0.01	0.01	47	0	0.02	28	0	0.02	14	0	0.01	27	0	0.01	42
Current credit exposure (X) .....	0.49	0.05	95	0.48	0.07	96	0.71	0.06	96	0.48	0.05	93	0.40	0.04	94
Credit losses on derivative contracts .....	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	7.14	0.59	96	7.08	0.91	94	9.91	0.85	96	7.07	0.73	94	6.25	0.53	94

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	122,000	74,000	74,000	67,000	54,146
Gross losses .....	2,000	32,000	41,000	3,000	1,310
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	0	0	0	0	0
Net losses .....	2,000	32,000	41,000	3,000	1,310
Provision for loan and lease losses .....	-22,000	89,000	83,000	10,000	14,429
Adjustments .....	-3,000	3,000	6,000	0	0
Ending balance .....	95,000	134,000	122,000	74,000	67,265
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	-0.01	-0.12	72	0.04	0.66	3	0.03	0.51	3	0	0.15	11	0.01	0.14
Provision for loan and lease losses / Average loans and leases .....	-0.10	-0.21	62	0.44	1.06	15	0.30	0.82	13	0.04	0.24	16	0.06	0.24
Provision for loan and lease losses / Net loan and lease losses .....	-1,100	-65.12	5	278.13	587.54	26	202.44	487.86	20	333.33	130.58	93	1,101.45	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.29	1.32	0	0.50	1.58	5	0.44	1.58	2	0.28	0.83	5	0.26	0.90
Allowance for loan and lease losses / Total loans and leases .....	0.29	1.30	2	0.50	1.55	6	0.44	1.55	3	0.28	0.81	6	0.26	0.89
Allowance for loan and lease losses / Net loans and leases losses (X) .....	35.63	17.40	84	3.14	11.29	13	2.98	11.58	9	24.67	8.03	87	51.35	7.54
Allowance for loan and lease losses / Nonaccrual assets .....		330.05			301.93			299.17			218.72			214.03
ALLL / 90+ days past due + nonaccrual loans and leases .....		271.93			249.38			244.34			151.73		722.27	160.51
Gross loan and lease losses / Average loans and leases .....	0.01	0.20	3	0.16	0.35	35	0.15	0.34	33	0.01	0.28	4	0.01	0.30
Recoveries / Average loans and leases .....	0	0.08	1	0	0.07	1	0	0.07	1	0	0.08	1	0	0.09
Net losses / Average loans and leases .....	0.01	0.12	17	0.16	0.28	45	0.15	0.27	43	0.01	0.21	10	0.01	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	44	0	0	40	0	0
Recoveries / Prior year-end losses .....	0	25.09	1	0	24.77	1	0	33.98	1	0	36.22	2	0	41.30
Earnings coverage of net loan and lease losses (X) .....	1,209.50	26.30	98	73.34	20.97	89	72.71	22.91	88	907.33	24.40	98	2,300.36	21.75
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0	0.02	45	0	0.04	25	0	0.04	23	0	0.01	38	0	0.02
Real estate loans secured by 1-4 family .....		-0.01			0.01			0.01			0.01			0.01
Revolving .....		-0.07			0.01			0.01			0.02			0.03
Closed-end .....		-0.01			0.01			0			0			0.01
Commercial real estate loans .....	0	0.04	33	0	0.06	24	0	0.07	17	0	0.01	38	0	0.01
Construction and land development .....		0.01			0			0			-0.01			-0.03
1-4 family .....		0			0			0			0			-0.01
Other .....		0.01			0			0			-0.01			-0.02
Multifamily .....	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0
Nonfarm nonresidential .....	0	0.05	34	0	0.08	17	0	0.11	14	0	0.02	38	0	0.02
Owner-occupied .....	0	0.01	46	0	0.02	30	0	0.02	26	0	0.01	45	0	0.01
Other .....	0	0.04	37	0	0.05	30	0	0.08	24	0	0.01	40	0	0.01
Real estate loans secured by farmland .....		-0.01			0.04			0.02			0.01			0
Commercial and industrial loans .....	0.06	0.19	36	0.99	0.46	83	1.01	0.47	83	0.07	0.37	16	0.03	0.31
Loans to individuals .....		0.72			1.25			1.13			1.17			1.16
Credit card loans .....		2.27			3.33			2.92			3.11			2.92
Agricultural loans .....		0.02			0.11			0.19			0.08			0.15
Loans to foreign governments and institutions .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0
Other loans and leases .....	0	0.09	34	0	0.14	25	0	0.15	25	0	0.15	22	0	0.14

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	70,000		0		75,000		0		13,788						
90+ days past due loans and leases .....	0		0		0		0		9,313						
Nonaccrual loans and leases .....	0		0		0		0		0						
Total past due and nonaccrual loans and leases .....	70,000		0		75,000		0		23,101						
Restructured 30–89 days past due .....	0		0		0		0		0						
Restructured 90+ days past due .....	0		0		0		0		0						
Restructured nonaccrual .....	0		0		0		0		0						
Total restructured loans and leases .....	0		0		0		0		0						
30–89 days past due loans held for sale .....	0		0		0		0		0						
90+ days past due loans held for sale .....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		0						
Total past due and nonaccrual loans held for sale .....	0		0		0		0		0						
Restructured loans and leases in compliance .....	0		0		0		0		0						
Other real estate owned .....	0		0		0		0		0						
<b>Other Assets</b>															
30–89 days past due .....	0		0		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual .....	0		0		0		0		0						
Total other assets past due and nonaccrual .....	0		0		0		0		0						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.21	0.29	46	0	0.37	1	0.27	0.39	39	0	0.43	0	0.05	0.44	3
90+ days past due loans and leases .....	0	0.09	10	0	0.13	10	0	0.12	9	0	0.15	8	0.04	0.17	41
Nonaccrual loans and leases .....	0	0.54	0	0	0.66	0	0	0.66	0	0	0.51	0	0	0.54	0
90+ days past due and nonaccrual loans and leases .....	0	0.68	0	0	0.84	0	0	0.85	0	0	0.71	0	0.04	0.75	1
30–89 days past due restructured .....	0	0.01	19	0	0.01	17	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured .....	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured .....	0	0.12	2	0	0.14	3	0	0.13	3	0	0.14	4	0	0.16	3
30–89 days past due loans held for sale .....	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale .....	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.21	0.29	46	0	0.37	1	0.27	0.40	39	0	0.43	0	0.05	0.44	3
90+ days past due assets .....	0	0.09	9	0	0.13	9	0	0.12	8	0	0.15	6	0.04	0.18	38
Nonaccrual assets .....	0	0.55	0	0	0.67	0	0	0.67	0	0	0.53	0	0	0.57	0
30+ days past due and nonaccrual assets .....	0.21	1	3	0	1.25	0	0.27	1.29	3	0	1.19	0	0.09	1.26	1
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0	0.40	0	0	0.52	0	0	0.52	0	0	0.44	0	0	0.48	0
90+ days past due and nonaccrual assets + other real estate owned .....	0	0.42	0	0	0.55	0	0	0.55	0	0	0.48	0	0	0.52	0
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0	0.48	0	0	0.61	0	0	0.60	0	0	0.53	0	0	0.60	0
Allowance for loan and lease losses .....	0	67.85	0	0	66.38	1	0	66.66	0	0	115.41	0	0	118.28	0
Equity capital + allowance for loan and lease losses .....	0	4.12	0	0	5.10	0	0	4.97	0	0	4.28	0	0	4.79	0
Tier 1 capital + allowance for loan and lease losses .....	0	4.89	0	0	6.26	0	0	6.05	0	0	5.65	0	0	6.16	0
Loans and leases + other real estate owned .....	0	0.82	0	0	0.98	0	0	0.97	0	0	0.85	0	0	0.96	0

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0	0.25	3	0	0.35	2	0	0.39	1	0	0.38	2	0	0.42	1
	90+ days past due .....		0	0.12	15	0	0.17	15	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0	0.60	1	0	0.70	1	0	0.76	1	0	0.46	2	0	0.57	1
Commercial and industrial	30–89 days past due .....		0	0.24	2	0	0.24	3	0	0.23	3	0	0.31	2	0	0.30	2
	90+ days past due .....		0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		0	0.65	2	0	0.80	2	0	0.75	3	0	0.83	3	0	0.76	3
Individuals	30–89 days past due .....		0	0.60	4	0	0.74	4	0	0.83	4	0	0.83	5	0	0.84	5
	90+ days past due .....		0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0	0.17	9	0	0.24	8	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due .....		0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due .....		0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due .....			0.11			0.15			0.17			0.24			0.17	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.51			0.72			0.49			0.67			0.75	
Foreign governments	30–89 days past due .....		0	0	50	0	3.73	46	0	0	50	0	0.07	47	0	0.01	46
	90+ days past due .....		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.17	40	0	0.04	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases	30–89 days past due .....		0.27	0.11	81	0	0.14	19	0.35	0.18	77	0	0.20	14	0.07	0.17	49
	90+ days past due .....		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0.05	0.01	84
	Nonaccrual.....		0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....		0.36			0.51			0.65			0.67			0.71	
	90+ days past due .....		0.25			0.36			0.33			0.31			0.46	
	Nonaccrual .....		0.76			0.91			0.89			0.73			0.86	
Revolving	30–89 days past due .....		0.33			0.40			0.48			0.45			0.50	
	90+ days past due .....		0.03			0.02			0.03			0.05			0.05	
	Nonaccrual .....		1.05			1.28			1.13			1			1.17	
Closed-end	30–89 days past due .....		0.36			0.52			0.65			0.70			0.75	
	90+ days past due .....		0.27			0.41			0.38			0.35			0.53	
Junior lien	Nonaccrual .....		0.71			0.89			0.87			0.70			0.84	
	30–89 days past due .....		0.01			0.02			0.02			0.02			0.03	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual .....		0.04			0.05			0.04			0.04			0.06	
Commercial real estate	30–89 days past due .....	0	0.16	4	0	0.21	5	0	0.26	4	0	0.18	4	0	0.17	5
	90+ days past due .....	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual .....	0	0.48	1	0	0.53	3	0	0.62	2	0	0.23	5	0	0.28	4
Construction and development	30–89 days past due .....		0.15			0.24			0.28			0.28			0.21	
	90+ days past due .....		0.01			0.01			0.01			0.02			0.02	
1–4 family	Nonaccrual .....		0.31			0.32			0.41			0.20			0.19	
	30–89 days past due .....		0.03			0.03			0.03			0.06			0.06	
Other	90+ days past due .....		0			0			0			0			0	
	Nonaccrual .....		0.02			0.03			0.03			0.02			0.02	
	30–89 days past due .....		0.10			0.17			0.22			0.20			0.13	
	90+ days past due .....		0			0			0			0.01			0.02	
	Nonaccrual .....		0.25			0.26			0.35			0.17			0.15	
Multifamily	30–89 days past due .....	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due .....	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0	0.12	5	0	0.21	7	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due .....	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
Owner Occupied	Nonaccrual .....	0	0.58	2	0	0.68	3	0	0.80	2	0	0.28	5	0	0.30	5
	30–89 days past due .....	0	0.04	10	0	0.07	7	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due .....	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
Other	Nonaccrual .....	0	0.20	5	0	0.26	5	0	0.27	5	0	0.16	7	0	0.17	6
	30–89 days past due .....	0	0.07	11	0	0.13	12	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due .....	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0	0.31	5	0	0.36	6	0	0.44	5	0	0.10	9	0	0.13	7
Farmland	30–89 days past due .....		0.13			0.24			0.11			0.23			0.25	
	90+ days past due .....		0.01			0.01			0			0.01			0.01	
	Nonaccrual .....		1.06			1.49			1.13			0.84			1.23	
Credit card	30–89 days past due .....		0.79			0.92			0.95			1.19			1.22	
	90+ days past due .....		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual .....		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,235,000	70,000	99,000	426,000	1,849,660										
Retained earnings .....	24,785,000	23,128,000	23,442,000	21,918,000	20,606,337										
Accumulated other comprehensive income (AOCI) .....	-682,000	-111,000	187,000	-870,000	-1,331,577										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	25,338,000	23,087,000	23,728,000	21,474,000	21,124,420										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	9,279,000	9,033,000	9,138,000	9,143,000	9,442,444										
Accumulated other comprehensive income-related adjustments .....	36,000	102,000	87,000	0	0										
Other deductions from common equity tier 1 capital .....	200,000	127,000	130,000	118,000	102,398										
Subtotal: .....	15,823,000	13,825,000	14,373,000	12,213,000	11,579,578										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	15,823,000	13,825,000	14,373,000	12,213,000	11,579,578										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	1,976,000	2,471,000	2,471,000	2,962,000	3,690,469										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	1,976,000	2,471,000	2,471,000	2,962,000	3,690,469										
Less: Additional tier 1 capital deductions .....	0	0	0	0	237										
Additional tier 1 capital .....	1,976,000	2,471,000	2,471,000	2,962,000	3,690,232										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	1,590,000	964,000	961,000	1,095,000	777,650										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	117,000	153,000	148,000	91,000	83,307										
Exited advanced approach eligible credit reserves .....	0	30,000	0	5,000	14,267										
Unrealized gains on AFS preferred stock classified as equity .....					0										
Tier 2 capital before deductions .....	1,707,000	1,117,000	1,109,000	1,186,000	860,957										
Exited advanced approach tier 2 capital before deductions .....	1,590,000	994,000	961,000	1,100,000	791,917										
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	1,707,000	1,117,000	1,109,000	1,186,000	860,957										
Exited advanced approach tier 2 capital .....	1,590,000	994,000	961,000	1,100,000	791,917										
Total capital .....	19,506,000	17,413,000	17,953,000	16,361,000	16,130,767										
Exited advanced approach total capital .....	19,389,000	17,290,000	17,805,000	16,275,000	16,061,727										
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	290,884,000	263,421,000	276,012,000	228,276,000	221,965,028										
Less: Deductions from common equity tier 1 capital .....	9,479,000	9,160,000	9,268,000	9,261,000	9,545,079										
Less: Other deductions .....	-539,000	6,499,000	3,256,000	-609,000	495,746										
Total assets for leverage ratio .....	281,944,000	247,762,000	263,488,000	219,624,000	211,924,203										
Total risk-weighted assets .....	122,268,800	111,160,650	121,455,640	104,004,020	98,820,390										
Exited advanced approach total RWA .....	116,911,000	108,119,000	111,223,000	104,364,000	95,315,020										
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	12.94	12.59	63	12.44	12.26	59	11.83	12.35	44	11.74	12.11	47	11.72	12.09	50
Common equity tier 1 capital, column B .....	13.53	0.29	96	12.79	0.29	95	12.92	0.30	95	11.70	0.29	94	12.15	0.52	94
Tier 1 capital, column A .....	14.56	13.31	72	14.66	12.97	79	13.87	13.08	73	14.59	12.78	79	15.45	12.85	84
Tier 1 capital, column B .....	15.22	0.33	96	15.07	0.33	96	15.14	0.34	96	14.54	0.34	96	16.02	0.60	98
Total capital, column A .....	15.95	15.21	72	15.66	15.12	69	14.78	15.23	50	15.73	14.36	75	16.32	14.45	79
Total capital, column B .....	16.58	0.36	96	15.99	0.38	94	16.01	0.39	94	15.59	0.38	94	16.85	0.67	95
Tier 1 leverage .....	6.31	9.07	2	6.58	9.05	2	6.39	9.13	2	6.91	9.76	3	7.21	9.71	3
Supplementary leverage ratio, advanced approaches HCs .....	7.48	6.90	68	8.24	8.70	47	8.07	8.72	47	6.12	7.41	16	6.33	7.31	22

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0	0	
Total property and casualty assets .....	0	0	0	0	0	0	
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0	0	
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0	0	
Total insurance underwriting equity .....	0	0	0	0	0	0	
Total property and casualty equity .....	0	0	0	0	0	0	
Total life and health equity .....	0	0	0	0	0	0	
Total insurance underwriting net income .....	0	0	0	0	0	0	
Total property and casualty .....	0	0	0	0	0	0	
Total life and health .....	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0	0	
Unearned premiums (P/C) .....	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0	0	
Separate account liabilities (L/H) .....	0	0	0	0	0	0	
Insurance activities revenue .....	0	0	0	0	0	0	
Other insurance activities income .....	0	0	0	0	0	0	
Insurance and reinsurance underwriting income .....	0	0	0	0	0	0	
Premiums .....	0	0	0	0	0	0	
Credit related insurance underwriting .....	0	0	0	0	0	0	
Other insurance underwriting .....	0	0	0	0	0	0	
Insurance benefits, losses, expenses .....	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0	0	
Life insurance assets .....	3,548,000	3,460,000	3,479,000	3,394,000	3,322,906	2.54	13.11

09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.46			54.17			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.54			45.83			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets .....	13.15			11.09			11.24			7.26			8.53		
Insurance activities revenue / Adjusted operating income .....	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue .....	2.90			2.06			2.84			7.32			4.86		
Credit related premium income / Total premium income .....	31.14			40.11			38.23			34.91			44.54		
Other premium income / Total premium income .....	68.86			59.89			61.77			65.09			55.46		
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C) .....	28.21			10.18			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H) .....	5.51			5.32			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums .....	-364.02			654.61			447.82			233.61			160.49		
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	19.83	11.72	83	21.06	11.07	90	20.51	11.03	89	22.26	11.51	89	21.67	10.22	88
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....		469,000			468,000			456,000			541,000			394,864	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0.15	0.44	85	0.17	0.75	84	0.14	0.75	82	0.22	1.39	80	0.16	1.79	78

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	4,304,000	2,335,000	2,014,000	2,376,000	2,426,377
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	1,292,000	1,212,000	1,235,000	1,139,000	1,020,766
Loans to depository institutions and other banks acceptances .....	16,000	14,000	7,000	136,000	28,031
Loans to foreign governments and institutions .....	32,000	3,000	2,000	39,000	83,876
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	2,964,000	1,106,000	770,000	1,062,000	1,293,704
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	27,667,000	24,578,000	25,782,000	21,357,000	19,796,469
Interest-bearing bank balances .....	48,980,000	41,641,000	60,407,000	39,230,000	40,891,363
Total selected foreign assets .....	80,951,000	68,554,000	88,203,000	62,963,000	63,114,209
Total foreign deposits .....	86,188,000	71,355,000	88,605,000	71,095,000	70,455,499
Interest-bearing deposits .....	85,557,000	70,714,000	87,909,000	70,337,000	69,320,612
Non-interest-bearing deposits.....	631,000	641,000	696,000	758,000	1,134,887
<b>Analysis Ratios</b>					
Yield: Foreign loans .....	2.55	0.63	87	3.04	0.88
Cost: Interest-bearing deposits.....	-0.25	0.12	3	-0.24	0.48
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans .....		0.18		6.51	
Commercial and industrial loans .....	0.21	0.86	68	0.33	0.43
Foreign governments and institutions .....	0	0	50	0	50
<b>Growth Rates</b>					
Net loans and leases.....	84.33	-0.16	91	-31.38	-0.58
Total selected assets.....	18.08	3.36	73	10.29	2.65
Deposits .....	20.79	10.74	68	8.81	-1.43

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		0	1,723,000	2,723,000	3,313,000	796,054	-100.00	-100.00
Dividends .....		0	1,721,000	2,721,000	3,300,000	785,000	-100.00	-100.00
Interest .....		0	2,000	2,000	13,000	11,054	-100.00	-100.00
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		174,000	108,000	196,000	348,000	85,347	61.11	8522.40
Dividends .....		145,000	46,000	118,000	285,000	41,018	215.22	
Interest .....		29,000	62,000	78,000	63,000	44,329	-53.23	1337.07
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		174,000	1,831,000	2,919,000	3,661,000	881,401	-90.50	-75.11
Securities gains (losses) .....		0	0	0	0	0		-100.00
Other operating income .....		12,000	2,000	10,000	68,000	3,942	500.00	-28.91
Total operating income .....		186,000	1,833,000	2,929,000	3,729,000	885,343	-89.85	-74.20
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		173,000	256,000	319,000	415,000	380,909	-32.42	2.41
Other expenses .....		193,000	96,000	176,000	108,000	115,132	101.04	72.40
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		366,000	352,000	495,000	523,000	496,041	3.98	30.30
Income (loss) before taxes .....		-183,000	1,480,000	2,437,000	3,211,000	388,411		
Applicable income taxes (credit) .....		-105,000	-78,000	-109,000	-91,000	-126,823		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		-78,000	1,558,000	2,546,000	3,302,000	515,234		
Equity in undistributed income of subsidiaries .....		2,074,000	325,000	-126,000	-1,060,000	2,084,188	538.15	100.77
Bank subsidiaries .....		1,980,000	187,000	-278,000	-1,070,000	1,950,102	958.82	111.21
Nonbank subsidiaries .....		94,000	138,000	152,000	10,000	134,086	-31.88	-1.63
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		1,996,000	1,883,000	2,420,000	2,242,000	2,599,422	6.00	28.77
<b>Memoranda</b>								
Bank net income .....		1,980,000	1,908,000	2,443,000	2,230,000	2,735,102	3.77	25.52
Nonbank net income .....		239,000	184,000	270,000	295,000	175,104	29.89	150.12
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		27,486,000	64.98	26,430,000	66.23	26,284,000	65.09	25,451,000	26,082,712	4.00	10.23
Common and preferred stock .....		27,340,000	64.63	26,406,000	66.17	26,203,000	64.89	25,451,000	26,018,565	3.54	22.03
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		-100.00
Other receivables .....		146,000	0.35	24,000	0.06	81,000	0.20	0	64,147	508.33	597.20
Investment in nonbank subsidiaries .....		13,518,000	31.96	12,222,000	30.63	12,816,000	31.74	10,718,000	9,168,166	10.60	296.08
Common and preferred stock .....		8,985,000	21.24	8,819,000	22.10	8,929,000	22.11	7,357,000	6,831,139	1.88	179.91
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		4,525,000	10.70	3,375,000	8.46	3,875,000	9.60	3,325,000	2,325,000	34.07	2257.10
Other receivables .....		8,000	0.02	28,000	0.07	12,000	0.03	36,000	12,027	-71.43	-27.60
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Common and preferred stock .....		0	0	0	0	0	0	0	0		
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0		
Securities .....		563,000	1.33	525,000	1.32	512,000	1.27	643,000	581,189	7.24	54.69
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		474,000	1.12	502,000	1.26	492,000	1.22	428,000	486,098	-5.58	-89.40
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0		
Intangible assets .....		2,000	0	3,000	0.01	3,000	0.01	5,000	6,724	-33.33	-82.94
Other assets .....		259,000	0.61	226,000	0.57	274,000	0.68	265,000	90,308	14.60	-67.91
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		42,302,000	100.00	39,908,000	100.00	40,381,000	100.00	37,510,000	36,415,197	6.00	24.41
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	1,508,000	3.78	1,504,000	3.72	1,691,000	0	-100.00	-100.00
Borrowings with maturity over 1 year .....		9,890,000	23.38	10,045,000	25.17	10,014,000	24.80	8,586,000	8,987,364	-1.54	21.12
Subordinated notes and debentures .....		2,946,000	6.96	2,108,000	5.28	2,107,000	5.22	2,107,000	1,952,580	39.75	95.98
Other liabilities .....		506,000	1.20	483,000	1.21	453,000	1.12	544,000	456,936	4.76	-29.79
Balance due to subsidiaries and related institutions .....		1,646,000	3.89	206,000	0.52	103,000	0.26	151,000	228,068	699.03	67.44
Total liabilities .....		14,988,000	35.43	14,350,000	35.96	14,181,000	35.12	13,079,000	11,624,948	4.45	26.78
Equity Capital .....		27,314,000	64.57	25,558,000	64.04	26,200,000	64.88	24,431,000	24,790,249	6.87	23.14
Perpetual preferred stock (income surplus) .....		1,977,000	4.67	2,471,000	6.19	2,472,000	6.12	2,963,000	3,690,469	-19.99	-38.16
Common stock .....		504,000	1.19	504,000	1.26	504,000	1.25	504,000	503,880	0.00	0.02
Common surplus .....		10,763,000	25.44	10,192,000	25.54	10,205,000	25.27	10,131,000	10,060,800	5.60	10.08
Retained earnings .....		24,785,000	58.59	23,128,000	57.95	23,442,000	58.05	21,918,000	20,606,337	7.16	45.39
Accumulated other comprehensive income .....		-682,000	-1.61	-111,000	-0.28	187,000	0.46	-876,000	-1,356,218		
Other equity capital components .....		-10,033,000	-23.72	-10,626,000	-26.63	-10,610,000	-26.27	-10,209,000	-8,715,019		
Total liabilities and equity capital .....		42,302,000	100.00	39,908,000	100.00	40,381,000	100.00	37,510,000	36,415,197	6.00	24.41
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	4,000	0		
Loans and advances from nonbank subsidiaries .....		1,529,000	3.61	205,000	0.51	0	0	125,000	224,000	645.85	61.33
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0		-100.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		



## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		69.90			42.55	84.44	21	34.80	81.10	18	28.41	57.84	24	165.44	57.26
Dividends declared / Net income .....	32.52	27.22	60	35.21	49.77	38	36.61	42.29	42	41.84	33.08	69	32.79	27.33	59
Net income – dividends / Average equity.....	7	9.25	33	6.58	3.19	82	6.12	4.14	74	5.20	6.46	31	7.55	7.33	51
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	160.45	8	259.58	130.19	81	307.11	132.17	89	351.81	178.13	86	92.09	157.73	24
Dividends from nonbank subsidiaries .....	22.34	6.19	87	6.94	3.74	80	13.32	3.41	85	30.38	7.53	88	4.81	7.13	73
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	22.34	213.42	7	266.52	167.02	79	320.43	174.85	85	382.20	260.40	79	96.90	215.26	10
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	43.30	6	90.20	61.85	71	111.38	60.28	91	147.98	66.55	95	28.70	60.71	18
Interest income from bank subsidiaries.....	0	0.11	25	0.10	0.48	62	0.08	0.36	61	0.58	0.54	70	0.40	0.52	70
Management and service fees from bank subsidiaries .....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	0	48.70	4	90.30	71.13	69	111.46	62.88	85	148.57	69.36	94	29.11	63.43	16
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	60.67	66.90	47	25	52.29	49	43.70	56.39	50	96.61	82.95	57	23.42	51.40	45
Interest income from nonbank subsidiaries.....	12.13	2.38	86	33.70	4.57	90	28.89	7.38	88	21.36	20.25	74	25.32	18.56	77
Management and service fees from nonbank subsidiaries .....	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	72.80	94.31	47	58.70	70.62	49	72.59	79.84	52	117.97	150.41	63	48.74	99.33	37
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	72.55	8	93.89	68	55	92.90	69.76	49	88.50	67.32	44	88.67	65.18	44
Interest income from bank subsidiaries.....	0	0.27	24	0.11	1.03	56	0.07	0.63	52	0.35	0.80	66	1.25	0.92	75
Management and service fees from bank subsidiaries .....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	0	82.68	3	94	80.80	38	92.97	82.20	35	88.84	78.80	31	89.91	74.20	34
Dividends from nonbank subsidiaries .....	77.96	3.56	96	2.51	2.36	74	4.03	1.95	82	7.64	2.65	86	4.63	2.57	80
Interest income from nonbank subsidiaries.....	15.59	0.20	97	3.38	0.90	89	2.66	0.73	88	1.69	1.19	85	5.01	2.32	87
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	93.55	5.69	96	5.89	5.80	74	6.69	4.70	76	9.33	7.29	79	9.64	7.64	79
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			13.59	216.76	30	0	135.13	12	7.63	83.37	34		87.87
Loans and advances from subsidiaries / Total debt .....	11.91	28.03	45	1.50	27.05	29	0	27.08	12	1.04	28.33	26	2.05	26.53	33